

- (189) The pertinent information on each of these programs can be found in Appendix B. Plan enrollment will be offered annually (January 1st). At the time of the annual enrollment, employees may enroll in either option.
- (190) The Company will continue Medical Insurance for employees on involuntary layoff through the end of the month in which the layoff occurs plus one month for each year of service, up to a maximum of four (4) months, contingent upon the employee paying 50% of his normally required contribution. Under no circumstances less than 30 days.
- (191) All employees who desire to participate in the Company's Fee-for-Service, Managed Care Health Benefit Plans and Dental Plan shall be required to contribute an amount equal to 15% of the premium. Premium increases will be adjusted on 07/01/01 and 07/01/02. Increases shall not exceed 10% of the previous year's contribution level. The contribution levels as of 07/20/00 are listed in Appendix B.
- (192) Any employee may discontinue medical/dental insurance coverage and receive a monthly payment in lieu of this insurance equal to 40% of the Company's contribution. The monthly payment levels upon ratification of this agreement are listed in Appendix B.
- (193) All health benefit plan contributions will be deducted from paychecks on a pre-tax basis provided the employee submits the proper form. Health benefit plan contributions are listed in Appendix B.
- (194) The Company will provide Hospitalization and medical insurance for employees only who retire early from age 62 to 65 or until such time when they are eligible for Medicare benefits. The Company will pay up to \$250 per month for these benefits with the retiree responsible for any excess cost.
- (195) Section 2: A prescription drug benefit for employees and eligible dependents shall be included in the health benefit plan elected as follows:

Fee-for-Service: \$5.00 co-pay for generic drugs;
\$7.00 co-pay for brand name drugs.

Managed Care: \$35.00 individual deductible,
\$105.00 family deductible. After deductibles are
met, prescriptions will be paid at 100% upon
submission of appropriate claim forms.

ARTICLE 15 PENSIONS

(196) Section 1: Effective July 1, 1997 the Pension Plan will be
as follows:

(197) (a) Normal retirement - Age 65—5 years of service.

(198) (b) Employees retiring between the ratification and the
expiration of the Agreement shall be entitled to
pension benefits and increases during the term of
this Agreement as follows:

Amount Per Month	Per year Service
Effective Upon Ratification	\$29.00
July 1, 2001	\$30.00
July 1, 2002	\$31.00

(199) (c) Early retirement--Age 50--5 years service.
Actuarially reduced approximately 6 percent per
year.

(200) (d) Vesting--Plan participants will have a non-
forfeitable right to 100% of their accrued benefit
upon completion of five (5) years of service
regardless of age.

(201) (e) Disability -10 years of service--The monthly
disability benefit will be equal to the amount of
retirement annuity that would be payable at
normal retirement date based on credited service to
date of disability; however, in no case will the
disability benefit be less than \$390 monthly.
Disability benefits cease when the employee ceases
to be eligible for disability benefits under the Social
Security Act (or when the employee attains his
normal retirement date if disability benefits under

the Social Security Act cease because the employee has reached age 65). On attainment of the normal retirement date, the employee will be entitled to the benefits described in the Plan.

(202) Disability Retiree Monthly Minimum

Effective Upon Ratification	\$410
Effective July 1, 2001	\$410
Effective July 1, 2002	\$410

(203) (f) An hour of service is an hour for which you are directly or indirectly paid or entitled to payment, whether or not you perform any duties. Hours include:

(204) 1. Hours of pay computed for straight time worked.

(205) 2. Time on layoff or approved leave of absence is the length of the contract, but no less than thirty-six (36) months.

(206) 3. Some hours are also counted where you do not perform duties, such as jury duty, vacations, sickness, disability, holidays, and paid leave of absence.

(207) (g) Survivor's options – one year's notice.

(208) (h) Retiree Death Benefit: (For employees retiring during the term of this contract)

Effective July 1, 2000	\$9,000
Effective July 1, 2001	\$9,500
Effective July 1, 2002	\$10,000

(209) Section 2: The Company will provide up to \$250 hospitalization and medical insurance for employees only who retire early from age 62 to age 65 or until such time when they are eligible for Medicare benefits. The retirees are responsible for any excess cost.

(210) Section 2: The Plan as now modified will not be subject to change by the Company or Union during the life of this Agreement.